

Information to identify the case:

Debtor 1	Thomas Owens	Social Security number or ITIN	xxx-xx-6685
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Awilda Owens	Social Security number or ITIN	xxx-xx-4781
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	District of New Jersey		
Case number:	11-11275-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas Owens

Awilda Owens

8/3/16

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Thomas Owens
 Awilda Owens
 Debtors

Case No. 11-11275-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Aug 03, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2016.

db/jdb +Thomas Owens, Awilda Owens, 27 Oakland Avenue, Edison, NJ 08817-4209
 511578278 ++CITIBANK, PO BOX 790328, ST LOUIS MO 63179-0328
 (address filed with court: Home Depot Credit Services, PO Box 653000,
 Dallas, TX 75265-3000)
 515530000 NCEP, LLC, by American InfoSource LP as agent, PO Box 248872,
 Oklahoma City, OK 73124-8872
 515530001 NCEP, LLC, by American InfoSource LP as agent, PO Box 248872,
 Oklahoma City, OK 73124-8872, NCEP, LLC, by American InfoSource LP as agent
 511773157 +Powers Kirn, LLC, Attorneys for U.S. Bank, N.A., 728 Marne Highway,
 Moorestown, NJ 08057-3128

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 03 2016 23:05:17 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 03 2016 23:05:15 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 511716171 EDI: AIS.COM Aug 03 2016 22:48:00 American InfoSource LP as agent for WFNNB,
 as assignee of, Express, PO Box 248872, Oklahoma City, OK 73124-8872
 511835919 +EDI: OPHSUBSID.COM Aug 03 2016 22:48:00 BACK BOWL I LLC, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 511799897 +EDI: OPHSUBSID.COM Aug 03 2016 22:48:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 511578272 EDI: CAPITALONE.COM Aug 03 2016 22:38:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 511578273 EDI: RCSDELL.COM Aug 03 2016 22:48:00 Dell Preferred Account, PO Box 6403,
 Carol Stream, IL 60197-6403
 511596937 EDI: RESURGENT.COM Aug 03 2016 22:48:00 Dell Financial Services L.L.C.,
 c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
 511578275 E-mail/Text: bill.troxel@ecucreditunion.com Aug 03 2016 23:05:23 ECU Credit Union,
 PO Box 4818, Seminole, FL 33775-4818
 512026837 EDI: RMSC.COM Aug 03 2016 22:38:00 GE Money Bank, Attn: Bankruptcy Department,
 PO Box 960061, Orlando FL 32896-0661
 511578276 +EDI: RMSC.COM Aug 03 2016 22:38:00 GE Money Bank, Bankruptcy Dept, PO Box 103104,
 Roswell, GA 30076-9104
 512713153 +EDI: OPHSUBSID.COM Aug 03 2016 22:48:00 Oak Harbor Capital II, LLC,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 512922621 EDI: PRA.COM Aug 03 2016 22:38:00 Portfolio Recovery Associates, LLC, POB 41067,
 NORFOLK, VA 23541
 511908410 EDI: PRA.COM Aug 03 2016 22:38:00 Portfolio Recovery Associates, LLC, c/o Thd,
 PO Box 41067, Norfolk VA 23541
 511761368 +E-mail/Text: bncmail@w-legal.com Aug 03 2016 23:05:22 TARGET NATIONAL BANK,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 511578281 EDI: TFSR.COM Aug 03 2016 22:38:00 Toyota Motor Credit, 4 Gatehill Drive Ste 350,
 Parsippany, NJ 07054-4522
 511704425 EDI: TFSR.COM Aug 03 2016 22:38:00 Toyota Motor Credit Corporation, 500 Redbrook Blvd.,
 Owings Mills, MD 21117
 511578279 EDI: WTRRNBNK.COM Aug 03 2016 22:38:00 Target, PO Box 660170, Dallas, TX 75266-0170
 511578280 E-mail/Text: bankruptcy@culsllc.com Aug 03 2016 23:05:21 The Credit Union Loan Source,
 PO Box 105387, Atlanta, GA 30348-5387
 511788119 +E-mail/Text: bankruptcy@culsllc.com Aug 03 2016 23:05:21 The Credit Union Loan Source, LLC,
 5036 Clark Howell Hwy, College Park, GA 30349-6064
 511578283 EDI: USBANKARS.COM Aug 03 2016 22:48:00 US Bank Home Mortgage, 4801 Frederica Street,
 Owensboro, KY 42301-7441
 513851702 +EDI: OPHSUBSID.COM Aug 03 2016 22:48:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 511578284 EDI: WFNNB.COM Aug 03 2016 22:38:00 WFNNB, Bankruptcy Dept, PO Box 182125,
 Columbus, OH 43218-2125

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
 Seattle, WA 98121-3132
 511578274* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Preferred Account, PO Box 6403,
 Carol Stream, IL 60197-6403)
 511578277* +GE Money Bank, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
 511578282* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit, 4 Gatehill Drive Ste 350,
 Parsippany, NJ 07054-4522)

TOTALS: 0, * 4, ## 0

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 28

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2016 at the address(es) listed below:

Albert Russo	on behalf of Trustee Albert Russo	docs@russotrustee.com
Albert Russo		docs@russotrustee.com
James J. Cerbone	on behalf of Debtor Thomas Owens	cerbonelawfirm@aol.com
James J. Cerbone	on behalf of Joint Debtor Awilda Owens	cerbonelawfirm@aol.com
Joshua I. Goldman	on behalf of Creditor U.S. Bank, N.A.	jgoldman@kmlawgroup.com,
		bkggroup@kmlawgroup.com
William M. E. Powers, III	on behalf of Creditor U.S. Bank Home Mortgage, servicing agent for	
	U.S. Bank N.A.	ecf@powerskirn.com
William M.E. Powers	on behalf of Creditor U.S. Bank Home Mortgage, servicing agent for U.S.	
	Bank N.A.	ecf@powerskirn.com
William M.E. Powers	on behalf of Creditor U.S. Bank, National Association	ecf@powerskirn.com
		TOTAL: 8